

Completing Your Retirement Package

We have developed this fact sheet to assist you in the retirement process and to provide you step-by-step guidance on completing your retirement package. You can also obtain additional information on retirement, Federal Employees' Health Benefits (FEHB), Federal Employees' Group Life Insurance (FEGLI), Thrift Savings Plan (TSP) and survivorship through our automated system by calling 1-877-ARMY-CTR or by accessing the ABC-C web page at <http://www.abc.army.mil/>. The Office of Personnel Management (OPM) has a web page with a number of excellent retirement publications that can be accessed at <http://www.opm.gov/retire>.

Obtaining Retirement Counseling

If you have questions regarding the retirement process or need retirement counseling, you may contact a counselor at the Army Benefits Center-Civilian by calling 1-877-ARMY-CTR (1-877-276-9287). Hearing impaired customers should call TDD 1-877-ARMYTDD (1-877-276-9833). Counselors are available Monday - Friday, 7 a.m. – 5 p.m. Central Standard Time (CST).

Completing the Retirement Application

Once you have decided to retire, there are a number of forms you must complete and submit to the Army Benefits Center-Civilian for processing your retirement. **Employees should submit their retirement packages to Department of the Army, Office of the Assistant Secretary, Manpower and Reserve Affairs, Southwest Civilian Personnel Operations Center, ATTN: ABC-C, 301 Marshall Avenue, Fort Riley, KS 66442-5004. To better serve you, we request that you submit your retirement package to our office at least 90 - 120 days before the effective date of your retirement.** Complete and timely submission of your retirement package is very important to ensure timely receipt of annuity payments. Your retirement package must contain all applicable items listed below. The forms can be obtained at <http://www.opm.gov/forms/index.htm> or <http://www.abc.army.mil/ABCRetirement/Forms/Forms.asp>.

CSRS	FERS
SF 2801, Application for Immediate Retirement (and schedules A, B, and C when necessary)	SF 3107, Application for Immediate Retirement (and schedules A, B, and C when necessary)
SF 2801-2, Spouse Consent to Survivor Election, if applicable	SF 3107-2, Spouse's Consent to Survivor Election, if applicable
SF 2801-3, Election of Former Spouse Survivor Annuity or Combination Current/Former Spouse Annuity, if applicable	

RI 38-124, Voluntary Contributions Election, if applicable (applies to FERS transferees only)	RI 38-124, Voluntary Contributions Election, if applicable (applies to FERS transferees only)
SF 2809, Health Benefits Registration Form (If you are making an open season election and will retire before the effective date)	SF 2809, Health Benefits Registration Form (If you are making an open season election and will retire before the effective date)
Champus Certification Letter (If using to meet five year requirement)	Champus Certification Letter (If using to meet five year requirement)
SF 2817, Life Insurance Election (If you want to cancel all or any options of FEGLI at retirement)	SF 2817, Life Insurance Election (If you want to cancel all or any options of FEGLI at retirement)
SF 2818, Election of Post-Retirement Basic Life Insurance Coverage to include the attachment "Option B and C Election Notice"	SF 2818, Election of Post-Retirement Basic Life Insurance Coverage to include the attachment "Option B and C Election Notice"
W-4P-A, Withholding Certification for Pension or Annuity Payment	W-4P-A, Withholding Certification for Pension or Annuity Payment
Other Forms if Previously Military	
DD 214, Report of Separation from Active Duty	DD 214, Report of Separation from Active Duty
Copy of Waiver of Military Retired Pay (If waiving military pay to use military service)	Copy of Waiver of Military Retired Pay (If waiving military pay to use military service)
OPM Form 1514, Military Deposit Worksheet or other proof of deposit (If applied to pay for military service after 1-1-57)	OPM Form 1514, Military Deposit Worksheet or other proof of deposit (If applied to pay for military service after 1-1-57)
OPM 1515, Military Service Deposit Election	OPM 1515, Military Service Deposit Election
SF 2802, Application for Refund of Retirement Deductions-CSRS (If you want a refund of post-56 military deposit)	SF 3106, Application for Refund of Retirement Deductions-FERS (If you want a refund of post-56 military deposit)

Completing the SF 52, Request for Personnel Action

You will also need to complete a SF 52, Request for Personnel Action for retirement. You will need to sign page 2 of the SF 52, identifying your retirement date, reason, and forwarding address. The hard copy SF 52 should be sent along with your retirement package. Once you notify your supervisor of your retirement decision, he/she will initiate an electronic SF 52. The electronic SF 52 will be sent through your local Civilian Personnel Advisory Center (CPAC) to our office for processing. It is important that both SF 52s (hard copy and electronic) be completed and submitted.

Withdrawing Your Thrift Savings Plan

If you have a TSP account, you will need to send TSP-70, Withdrawal Request to the Federal Retirement Thrift Investment Board once you retire and are ready to withdraw your TSP. You will receive a TSP withdrawal packet from your servicing CPOC that will provide you with information on TSP. You can also obtain additional information on TSP by accessing the TSP web page at <http://www.tsp.gov/>.

Social Security

If you are eligible for Social Security benefits, or if your annuity will be affected by Social Security benefits, you should contact your local Social Security Office to apply for benefits or obtain a Request for Earnings and Benefit Estimate Statement (Form SSA-7004). They will provide you a statement of information on eligibility for Social Security benefits and estimates of these benefits as of the specified retirement date. You can contact the Social Security Office at 1-800-SSA-1213 or access their web page at <http://www.ssa.gov/> for additional information.

Processing the Retirement Application

Once our office receives your retirement package, we will notify you that it has been received, review it for completeness and ensure you are eligible to retire. Our office will process the retirement application and SF 52, prepare a retirement estimate, and complete the Certified Summary of Federal Service and provide you with copies of these documents. Once our portion of the retirement process is completed, we will forward the retirement package to your servicing Defense Finance and Accounting Service (DFAS) Office, who will complete their portion of the retirement package and forward it to the Office of Personnel Management (OPM). OPM has final responsibility for processing the retirement claim. Once OPM receives your retirement application, they will send you a retirement claim number. The claim number will begin with the numbers "CSA". You must reference this number when writing or calling OPM about your claim. Once OPM clearly establishes your entitlement to an annuity, they will authorize recurring interim annuity payments or special payments, to provide you with an income until your claim is completed. Interim annuity benefits usually equate to approximately 75-80 percent of the regular monthly annuity payment. You can expect to receive your first interim annuity payment approximately six to eight weeks from the effective date of your retirement, provided everything is complete and your service time is easily verifiable. Once OPM finishes adjudicating your retirement claim, they will provide you an Annuity Statement and other informational materials concerning your retirement benefits.